

30 JAN 1959

86TH CONGRESS }
1st Session }

SENATE

{ DOCUMENT
No. 1 }

THE THIRTY-SEVENTH ANNUAL REPORT
OF THE BOARD OF ACTUARIES OF THE
CIVIL SERVICE RETIREMENT SYSTEM FOR
THE FISCAL YEAR ENDED JUNE 30, 1957

LETTER

FROM THE

CHAIRMAN OF THE
UNITED STATES CIVIL SERVICE COMMISSION

TRANSMITTING

PURSUANT TO LAW, THE THIRTY-SEVENTH ANNUAL
REPORT OF THE BOARD OF ACTUARIES OF THE CIVIL
SERVICE RETIREMENT SYSTEM FOR THE FISCAL YEAR
ENDED JUNE 30, 1957



JANUARY 9, 1959.—Referred to the Committee on Post Office and
Civil Service and ordered to be printed

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1959

34011

LETTER OF TRANSMITTAL

U.S. CIVIL SERVICE COMMISSION,
Washington, D.C., October 23, 1958.

Hon. RICHARD M. NIXON,
*Vice President of the United States,
United States Senate.*

DEAR MR. VICE PRESIDENT: The Commission is pleased to send you herewith the Thirty-seventh Annual Report of the Board of Actuaries of the Civil Service Retirement System, for the fiscal year ended June 30, 1957, submitted in pursuance of section 16 of the Civil Service Retirement Act.

A copy of this report has also been sent to the Speaker of the House of Representatives.

Sincerely yours,

HARRIS ELLSWORTH, *Chairman.*

III

LETTER OF SUBMITTAL

NEW YORK, N.Y., *August 14, 1958.*

U.S. CIVIL SERVICE COMMISSION,
Washington, D.C.

GENTLEMEN: The Board of Actuaries appointed under section 16(g) of the Civil Service Retirement Act, for the retirement of employees in the civil service of the United States, has the honor to submit herewith its 37th annual report on the operation of the fund.

In accordance with the practice of the Board in the past, the report gives a statement of the appropriation required of the Government under the provisions of the act, as amended to June 30, 1957, on the basis of the estimated membership of the fund as of that date.

Respectfully submitted.

GEO. B. BUCK,
R. R. REAGH,
OTTO C. RICHTER,

Board of Actuaries, Civil Service Retirement System.

▼

THIRTY-SEVENTH ANNUAL REPORT OF THE BOARD OF ACTUARIES OF THE CIVIL SERVICE RETIREMENT SYSTEM

The civil service retirement and disability fund was established in 1920 to furnish retirement benefits to officers and employees of the U.S. Government who become superannuated in governmental service, or incapacitated before attaining old age. The Retirement Act, as amended by title IV of Public Law 854, 84th Congress, makes provision for a Board of Actuaries of the Civil Service Retirement System and in section 16(g) defines the chief duties of the Board to be as follows:

* * * to report annually upon the actuarial status of the system and to furnish its advice and opinion on matters referred to it by the Commission, and it shall have the authority to recommend to the Commission and to the Congress such changes as in the Board's judgment may be deemed necessary to protect the public interest and maintain the system upon a sound financial basis. The Commission shall keep or cause to be kept such records as it deems necessary for making periodic actuarial valuations of the Civil Service Retirement System, and the Board shall make such valuations at intervals of five years, or oftener if deemed necessary by the Commission * * *.

This report, which has been prepared as of June 30, 1957, is the 37th annual report of the Board of Actuaries. The report gives first a summary of the main benefit and contribution provisions of the act as amended to June 30, 1957. This summary is followed by an estimate of the present membership and a table showing the number and amount of annuities in force on June 30, 1957. The report next gives a discussion of the appropriation payable by the Government for the support of the fund. Statements giving the results of a valuation of the liabilities of the fund on account of annuities in force as of June 30, 1957, and the results of the mortality experience of annuitants for the past year are then submitted. In conclusion, the Board gives certain comments on the present operation of the fund.

SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS OF THE CIVIL SERVICE RETIREMENT ACT

The following summary states the main benefit and contribution provisions of the act as they were interpreted by the Board of Actuaries. "Average salary" is used to denote the average annual basic salary received by the employee during any 5 consecutive years of creditable service which affords the highest average. "Lump-sum credit" means the unrefunded amount consisting of the retirement deductions made from the employee's basic salary, any sums deposited by the employee covering prior service and interest on such deductions and deposits at 4 percent per annum to December 31, 1947, and 3 percent per annum thereafter, compounded annually to December 31, 1956, or, in the case of an employee who separates before he has 5 years of service, to the date of separation. The lump-sum credit

does not include interest if the service covered thereby aggregates 1 year or less.

BENEFITS

Service retirement

*Condition for eligibility.*¹—Retirement is compulsory at age 70 after 15 years of service.

Retirement is permissible at the option of the employee at age 60 after 30 years of service or at age 62 after 5 years of service. A Member of Congress may retire at age 60 after 10 years of Member service.

At the option of the employee at age 55 after 30 years of service or upon involuntary separation not due to misconduct or delinquency after 25 years of service or after age 50 and 20 years of service, an immediate annuity is payable equal to the regular annuity reduced by $\frac{1}{2}$ of 1 percent for each full month not in excess of 60, and $\frac{1}{4}$ of 1 percent for each full month in excess of 60 the employee is under age 60.

*Amount of benefit.*²—The annuity is equal to:

- (1) The larger of:
 - (a) $1\frac{1}{2}$ percent of the employee's average salary multiplied by so much of his total service as does not exceed 5 years; or
 - (b) 1 percent of the employee's average salary, plus \$25, multiplied by so much of his total service as does not exceed 5 years; plus
- (2) The larger of:
 - (a) $1\frac{3}{4}$ percent of the employee's average salary multiplied by so much of his total service as exceeds 5 years but does not exceed 10 years; or
 - (b) 1 percent of the employee's average salary, plus \$25, multiplied by so much of his total service as exceeds 5 years but does not exceed 10 years; plus
- (3) The larger of:
 - (a) 2 percent of the employee's average salary multiplied by so much of his total service as exceeds 10 years; or
 - (b) 1 percent of the employee's average salary, plus \$25, multiplied by so much of his total service as exceeds 10 years.

No annuity is to exceed 80 percent of the employee's average salary.

Disability retirement

Condition for eligibility.—Retirement is permissible upon disability after 5 years of civilian service.

Amount of benefit.—The benefit is determined by the same method as used for service retirement. The minimum annuity is 40 percent of the employee's average salary but never greater than the annuity he would be entitled to were his service to include the period elapsing between the date of separation and the date he attains age 60 except that this provision does not increase the annuity payable to any survivor.

¹ Certain employees who have rendered 20 years of service in the investigation, apprehension, or detention of persons suspected or convicted of offenses against the criminal laws of the United States are eligible to retire after age 50 and receive an annuity of 2 percent of average salary multiplied by the number of years of service.

² An additional annuity of \$36 for each year of certain specified service in Alaska or on the Isthmus of Panama is allowed officers and employees who are citizens of the United States. A congressional employee receives an annuity of $2\frac{1}{4}$ percent of average salary for each year of military service and service as a congressional employee, not in excess of 15 years, and an annuity at the regular rates for the remainder of his total service. A Member of Congress receives an annuity of $2\frac{1}{4}$ percent of average salary for each year of his Member and military service, $2\frac{1}{4}$ percent of such salary for each year of service as a congressional employee, not in excess of 15 years, and an annuity at the regular rates for the remainder of his total service with a maximum of 80 percent of final salary.

An individual may not receive retirement annuity and disability benefits from the United States employees' compensation fund for the same period but if eligible for both benefits must choose one or the other.

Deferred service retirement

Condition for eligibility.—Upon separation from service after 5 or more years of civilian service, a deferred annuity is payable.

Amount of benefit.—The deferred annuity begins at age 62 and is computed by the same method as the regular annuity.

An employee may elect to receive his lump-sum credit in lieu of the deferred annuity.

Lump-sum benefits

Upon separation from active service before completion of 5 years of civilian service, the employee's lump-sum credit shall be paid to him.

Upon death before 5 years of civilian service or after 5 years of civilian service where there is no survivor entitled to an annuity, the employee's lump-sum credit is paid to his beneficiary.

Upon the death of a retired employee before the payments of the annuity equal the lump-sum credit the difference is paid, unless there is a survivor entitled to an annuity. Upon termination of all survivor annuities before total annuity payments equal the lump-sum credit, the difference is paid.

Annuities to dependents upon death in active service

Condition for eligibility.—Annuities to dependents are paid upon death of an employee in active service after 5 years of civilian service.

Amount of benefit.—(a) If survived by a widow or dependent widower, an annuity beginning the first of the month following the death of the employee equal to one-half regular annuity is payable until death or remarriage of widow or widower or until the widower becomes capable of self-support.

(b) If survived by a widow or widower each surviving child who received more than one-half his support from the employee shall be paid an annuity equal to the smallest of (1) 40 percent of the employee's average salary divided by the number of children, (2) \$600, or (3) \$1,800 divided by the number of children.

The annuity payable to a child is terminated upon attainment of age 18, marriage, or death, whichever is earlier, except if such child is incapable of self-support by reason of mental or physical disability his annuity is terminated only upon death, marriage or recovery from such disability.

(c) If survived by a child or children and there is no widow or widower, each surviving child shall be paid an annuity, equal to the smallest of (1) 50 percent of the employee's average salary divided by the number of children, (2) \$720, or (3) \$2,160 divided by the number of children until attainment of age 18, marriage, or death, whichever is earlier, except if any such child is incapable of self-support by reason of mental or physical disability his annuity is terminated only upon death, marriage or recovery from such disability.

Upon death of the widow or widower, the annuity payable under (b) to a child or children is recomputed and paid as provided in (c).

Upon termination of the annuity of a child, the annuities to other children are recomputed as though the child whose annuity was terminated had not survived the employee.

Optional benefits

At retirement a married employee may elect to receive in lieu of his or her regular annuity a reduced annuity payable during the employee's life and an annuity payable to the surviving widow or widower equal to 50 percent of as much of his regular annuity before reduction as he designated. The annuity to the survivor commences on the 1st of the month in which the retired employee dies and ceases upon death or remarriage. The reduction in the employee's annuity exclusive of any portion of the annuity payable on account of the minimum provisions in cases of disability retirement is 2½ percent of so much of the regular annuity as he designated as does not exceed \$2,400, plus 10 percent of any excess over \$2,400.

At service retirement any unmarried employee in good health may elect to receive in lieu of his regular annuity a reduced annuity payable during his life and an annuity payable after his death to a survivor annuitant equal to 50 percent of such reduced annuity. The annuity payable to the employee is reduced by 10 percent of his regular annuity and by an additional 5 percent of the regular annuity for each full 5 years the person designated is younger than the retiring employee but such total reduction shall not exceed 40 percent.

Annuities to dependents upon death after retirement

Upon the death of an annuitant, benefits calculated in the same manner and payable under the same conditions as those granted upon the death of employees in active service are payable to surviving children.

CONTRIBUTIONS

By employees

Employees other than Members of Congress pay 6½ percent of salary commencing October 1, 1956. Members of Congress pay 7½ percent of salary for Member service commencing October 1, 1956.

Any employee may at his option and under regulations prescribed by the Civil Service Commission deposit additional sums in multiples of \$25 but the total may not exceed 10 percent of his basic salary for service rendered since August 1, 1920, for the purchase of an additional annuity.

By Government

Beginning July 1957, each employing agency must contribute amounts equal to the deductions of its employees.

While no direct appropriations are required by law, estimates of amounts needed to finance the fund on a "normal cost plus interest basis" are to be submitted.

ESTIMATED ACTIVE MEMBERSHIP AS OF JUNE 30, 1957

The active membership of the fund as of June 30, 1957, was estimated by the Civil Service Commission to consist of 2,133,000 employees with an annual payroll of \$9,985 million.

ANNUITANTS ON THE ROLLS AS OF JUNE 30, 1957

The following table summarizes the number and amount of annuities in force on June 30, 1957, as shown by the records of annuitants maintained by the Civil Service Commission. On pages 10 to 15 of this report, the distributions of the number and annuities of annuitants on the roll as of June 30, 1957, by age, are given.

TABLE 1.—The number and annual annuities of annuitants on the roll as of June 30, 1957

Group	Regular annuities		Voluntary annuities		Total annuities
	Number	Amount	Number	Amount	
Retired on account of age and voluntary and involuntary separations:					
Men.....	166,746	\$314,292,660	3,024	\$986,364	\$315,279,024
Women.....	36,369	53,769,396	1,390	314,952	54,084,348
Total.....	203,115	368,062,056	4,414	1,301,316	369,363,372
Retired on account of disability:					
Men.....	56,840	74,021,268	494	94,140	74,115,408
Women.....	16,453	19,301,376	227	33,852	19,335,228
Total.....	73,293	93,322,644	721	127,992	93,450,636
Survivors of deceased employees:					
Children.....	17,749	4,771,656			4,771,656
Widows.....	32,109	23,583,900			23,583,900
Widowers.....	3	1,488			1,488
Total.....	49,861	28,357,044			28,357,044
Survivors of deceased annuitants: ¹					
Children.....	3,093	852,720			852,720
Widows:					
Terminable on death, remarriage or attainment of age 50.....	387	208,764			208,764
Terminable on death or remarriage.....	12,608	12,689,544			12,689,544
Terminable on death only.....	26,034	14,344,140			14,344,140
All others:					
Men.....	713	302,988			302,988
Women.....	119	84,948			84,948
Total.....	43,044	28,483,104			28,483,104
Grand total.....	369,313	518,224,848	5,135	1,429,308	519,654,156

¹ Includes voluntary annuities continued to survivors.

METHOD OF FINANCING PLAN

The Civil Service Retirement Act Amendments of 1956 made certain important changes in the financing of the fund. It raised employees' contributions from 6 percent to 6½ percent beginning October 1, 1956, and provided that each employing agency beginning July 1, 1957, should match the contributions of its employees. Heretofore, any contributions in addition to those made by employees were provided by appropriations by the Government. Under the amended act any amounts required to meet the cost in addition to the contributions of members and employing agencies will need to be provided through appropriations by the Government.

The act does not specifically provide for appropriations by the Government but does state that—

the Commission shall submit estimates of the appropriations necessary to finance the fund on a normal cost plus interest basis and to continue this act in full force and effect.

Under this provision, the total annual payment to the fund should consist of the normal contribution and interest on the deficiency.

The normal contribution rate is the average percentage of the salaries of new employees that is required to be paid into the fund from the time they enter service until they leave service in order to accumulate sufficient funds to pay their benefits. Contributions at the normal contribution rate alone will not support the fund for present employees because there is a deficiency in the fund which arose originally when the fund was established and employees were given credit for their prior service during which no contributions had been made by the Government. This deficiency has grown steadily during the years the fund has operated because benefits have been liberalized, new groups of employees have been added to whom credit for service rendered prior to their admission was allowed, and finally because in certain years the Government appropriations have not been sufficient to meet the normal cost of the fund or have been entirely omitted except for amounts required to cover increases in annuities for annuitants on the roll. If the deficiency is not to increase in the future the full normal contribution should be made and interest on the deficiency paid. Any amount needed to meet these requirements over and above the contributions provided by members and the matching contributions of the employing agencies will need to be met by Government appropriations if the fund is to be financed on the "normal cost plus interest basis" as is anticipated under the amended act.

ANNUAL APPROPRIATION OF GOVERNMENT ON BASIS OF ESTIMATED PAYROLL AS OF JUNE 30, 1957

In accordance with the procedure followed in previous reports, the Board has prepared the following statement as of June 30, 1957, which gives an estimate of the appropriations required of the Government to support the fund on the basis of the estimated payroll of the membership as of that date.

TABLE 2.—Estimated annual contributions required to support the civil service retirement and disability fund, prepared as of June 30, 1957

Contribution	Normal cost as—		Deficiency cost as—		Total cost as—	
	Percent- age of payroll	Annual amount	Percent- age of payroll	Annual amount	Percent- age of payroll	Annual amount
Total.....	13.50	\$1,347,975,000	5.39	\$538,529,000	18.89	\$1,886,504,000
Payable by employee.....	6.50	649,025,000	-----	-----	6.50	649,025,000
Payable by employing agencies.....	6.50	649,025,000	-----	-----	6.50	649,025,000
Payable by Government..	.50	49,925,000	5.39	538,529,000	5.89	588,454,000

The preceding table shows the normal cost to support the amended benefits accruing on account of current service to be equivalent to 13.50 percent of payroll. The employees contribute 6.50 percent toward the normal cost and the employing agencies match their employees' contributions. Therefore, there remains 0.50 percent to be appropriated by the Government. On the basis of the estimated payroll as of June 30, 1957, this represents an annual payment of \$49,925,000. The annual deficiency amount as of June 30, 1957, is equal to 3 percent interest on the estimated deficiency on the basis of the amended benefits. This payment is shown by the table to be \$538,529,000. Therefore, the total annual contribution needed in addition to employees' and employing agencies' contributions on the basis of the estimated payroll as of June 30, 1957, is \$588,454,000. The amount of the annual deficiency payment is greater than that shown in table 2 of last year's report due primarily to the fact that insufficient contributions were made by the Government during the year. Furthermore no direct appropriation was made by the Government for the year 1958. This means that the deficiency next year will be greater by the amount of the deficit in the normal contribution and the interest on the deficiency. The deficiency is therefore increasing at a rapid rate, and until the full normal cost and interest on the deficiency is met, the need for an increasing annual appropriation may be expected.

LIABILITIES OF FUND ON ACCOUNT OF ANNUITANTS ON THE ROLL AS OF
JUNE 30, 1957

In accordance with its usual practice, the Board of Actuaries is presenting below the results of a valuation of the liabilities of the fund on account of annuitants on the roll. This valuation, prepared as of June 30, 1957, was based on the mortality tables included in the 34th annual report of the Board. A 3 percent interest rate was used.

TABLE 3.—*Liabilities on account of annuitants as of June 30, 1957*

Group	Present value of benefits to annuitants on the roll		
	Regular annuities	Voluntary annuities	Total annuities
Retired on account of age and voluntary and involuntary separation.....	\$3,346,898,000	\$12,834,000	\$3,359,722,000
Retired on account of disability.....	851,017,000	1,282,000	852,299,000
Reversionary annuities to designated beneficiaries ¹	594,009,000	-----	594,009,000
Survivorship annuities ¹	681,156,000	-----	681,156,000
Total.....	5,473,070,000	14,116,000	5,487,186,000

¹ Includes voluntary annuities.

In the 36th annual report of the Board, the liabilities on account of annuities payable to annuitants on the roll as of June 30, 1956, were shown to be \$4,551,045,000, as compared with \$5,487,186,000 as of June 30, 1957, or an increase in liabilities of more than \$936 million during the year ended June 30, 1957.

SUMMARY OF MORTALITY EXPERIENCE OF ANNUITANTS FOR THE YEAR ENDED JUNE 30, 1957

For the purpose of making a check of the mortality tables adopted for annuitants, the actual and expected number of terminations and of annuities canceled by terminations during the past year were compared separately for men and women, who had retired on account of age, or voluntary or involuntary separation from service, and for men and women who had retired on account of disability. The following table summarizes the results of the comparison.

TABLE 4.—Summary of the comparison of the actual and expected terminations among annuitants July 1, 1956, to June 30, 1957

Group	Number of terminations			Monthly annuities terminated		
	Actual	Expected	Difference	Actual	Expected	Difference
Employee annuitants retired on account of age, voluntary or involuntary separation:						
Men.....	8,333	8,777.6	+444.6	\$1,208,646	\$1,305,231	+\$96,585
Women.....	990	1,055.1	+65.1	115,195	124,333	+9,138
Employee annuitants retired on account of disability:						
Men.....	3,965	4,407.9	+442.9	(1)	(1)	(1)
Women.....	757	810.3	+53.3	(1)	(1)	(1)

¹ Amounts not computed.

A check of the tables used for widows was also prepared this year. The following table summarizes the comparison.

TABLE 5.—Summary of the comparisons of the actual and expected terminations among survivor annuitants July 1, 1956, to June 30, 1957

Group	Number of terminations			Monthly annuities terminated		
	Actual	Expected	Difference	Actual	Expected	Difference
Deaths:						
Widows of deceased employees.....	338	274.9	-63.1	\$22,442	\$17,922	-\$4,520
Widows of deceased annuitants.....	1,163	1,081.9	-81.1	65,449	60,206	-5,243
Remarriages:						
Widows of deceased employees.....	515	567.8	+52.8	22,810	29,791	+6,981
Widows of deceased annuitants.....	84	147.3	+63.3	5,008	10,893	+5,885

COMMENTS ON ANNUITANTS' EXPERIENCE

The ratio of the actual number of terminations to the expected number, and the ratio of the amount of actual annuities canceled to the expected amount for the past year compared with the corresponding items for the year ended June 30, 1956, are as follows:

TABLE 6.—Comparison of mortality and termination experience for years ended June 30, 1956 and 1957

Group	Ratio of number of terminations to expected for year ended June 30		Ratio of amount of annuities canceled to expected amounts for year ended June 30	
	1956	1957	1956	1957
Employee annuitants retired on account of age, voluntary or involuntary separations:				
Men.....	0.971	0.949	0.981	0.926
Women.....	.945	.938	.963	.927
Employee annuitants retired on account of disability:				
Men.....	.890	.900	(1)	(1)
Women.....	.892	.934	(1)	(1)

¹ Not computed.

The foregoing ratios show that the actual death rate during the year ended June 30, 1957, among both men and women retired on account of age or voluntary or involuntary separation was less than that expected and that there was a greater divergence than in the previous year. More conservative mortality tables for service pensioners are to be recommended for use in the pending¹ actuarial valuation of the system.

Although the mortality and recovery experience among disabled annuitants during 1957 was closer to that expected than during the previous year, the ratios show that the present tables for disabled annuitants are not proving conservative. More conservative tables will be recommended also for this class of annuitants.

CONCLUSION

Under the amended Retirement Act the Board of Actuaries is required to report annually on the actuarial status of the fund. As pointed out in previous reports, the actuarial status of the fund may be determined only through an actuarial valuation of its prospective liabilities and assets. A valuation to be prepared as of September 30, 1958, is now being planned. In this connection the basic tables on which the last valuation was prepared are being reviewed to determine the changes necessary to furnish a sound basis for the valuation. As mentioned above, new mortality assumptions will be required in view of the trend toward lower¹ mortality among retired employees.

Pending the preparation of a valuation, the Board recommends that appropriations be made based on the estimated requirements of the fund and that direct appropriations be made equal to the amounts which with employee contributions and the matching contributions of the employing agencies will meet the "normal cost plus interest." Under the amended act this method of financing is anticipated. If less than this amount is provided, the deficit will continue to increase and the system cannot be maintained on a sound financial basis.

SUMMARY OF TABULATIONS OF ANNUITANTS' DATA

The following tables give for men and women separately the number of annuitants and their annuities as of June 30, 1957, distributed by age as used as a basis for the valuation.

TABLE 7.—The number and regular monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1957—retired on account of age and voluntary and involuntary separations

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
44.....	2	\$212			75.....	6,269	\$933,623	1,273	\$146,117
45.....	2	142			76.....	5,243	787,698	1,065	122,537
46.....	8	980			77.....	4,840	702,713	940	108,554
47.....	13	1,772	6	\$531	78.....	4,191	599,802	836	95,175
48.....	22	3,080	9	851	79.....	3,612	502,005	698	80,702
49.....	34	3,614	9	1,248	80.....	2,981	418,018	563	66,293
50.....	38	5,944	10	1,150	81.....	2,749	385,080	421	48,235
51.....	93	15,898	21	2,452	82.....	2,223	312,124	349	40,705
52.....	108	20,346	20	2,591	83.....	1,804	254,956	257	31,688
53.....	141	24,831	34	3,774	84.....	1,439	206,092	220	25,999
54.....	137	26,105	25	3,140	85.....	1,172	161,897	149	17,105
55.....	415	82,461	92	13,991	86.....	853	121,119	100	17,170
56.....	1,091	222,681	232	41,934	87.....	708	101,645	86	10,967
57.....	1,367	273,032	368	68,281	88.....	518	75,887	44	5,087
58.....	1,602	331,270	461	87,770	89.....	376	50,904	50	5,330
59.....	1,980	404,793	517	92,812	90.....	294	44,105	24	2,579
60.....	2,367	497,395	600	111,505	91.....	184	26,089	22	2,373
61.....	3,734	821,498	697	134,144	92.....	112	14,820	6	828
62.....	5,130	1,004,109	1,160	183,440	93.....	79	11,342	12	1,347
63.....	7,991	1,335,202	1,950	237,898	94.....	65	9,637	8	911
64.....	8,719	1,410,009	2,174	262,479	95.....	37	5,316	1	22
65.....	9,761	1,507,857	2,247	262,153	96.....	27	3,577	1	169
66.....	9,943	1,497,392	2,146	242,303	97.....	12	1,659	1	16
67.....	10,072	1,485,819	2,192	242,160	98.....	11	1,288		
68.....	10,013	1,494,186	2,294	259,443	99.....	6	613		
69.....	9,969	1,442,366	2,190	254,985	100.....	3	350		
70.....	9,598	1,454,047	1,986	233,454	101.....	1	85		
71.....	10,009	1,564,944	2,132	254,428	102.....	1	182		
72.....	8,165	1,284,697	1,842	217,408	Total.....	166,746	26,191,055	36,369	4,480,783
73.....	7,768	1,199,508	1,688	193,549					
74.....	6,755	1,035,559	1,474	168,201					

TABLE 8.—The number and voluntary monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1957—Retired on account of age and voluntary and involuntary separations

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
48.....			1	\$30	72.....	190	\$5,359	98	\$1,932
50.....	1	\$88	1	41	73.....	177	5,310	63	1,104
52.....	3	70	1	18	74.....	163	3,995	62	1,005
54.....	3	72	1	56	75.....	119	2,913	42	777
55.....	3	64	3	56	76.....	113	2,994	39	579
56.....	11	255	9	260	77.....	89	1,069	29	477
57.....	11	291	8	269	78.....	68	1,859	24	323
58.....	21	678	16	340	79.....	51	1,171	20	313
59.....	26	623	16	280	80.....	38	1,211	13	153
60.....	30	937	23	548	81.....	33	900	11	180
61.....	48	1,223	34	810	82.....	26	969	9	93
62.....	88	2,878	43	954	83.....	18	538	7	81
63.....	137	3,907	82	1,610	84.....	22	530	4	61
64.....	158	4,251	94	2,118	85.....	6	71	2	67
65.....	167	4,273	86	1,617	86.....	6	246	4	28
66.....	173	4,893	87	1,442	87.....	5	285	1	25
67.....	194	4,823	88	1,860	88.....	1	5		
68.....	206	5,164	102	1,790	90.....	2	53		
69.....	197	5,045	98	1,703	95.....	1	38		
70.....	216	6,281	73	1,579	Total.....	3,024	82,197	1,390	26,246
71.....	218	5,946	91	1,728					

TABLE 9.—The number and regular monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1957—retired on account of disability

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
24			1	\$101	62	4,063	\$463,747	865	\$90,548
25			1	109	63	3,620	399,934	799	80,656
26	4	\$295			64	3,154	336,595	710	68,755
27	4	298	1	109	65	2,944	296,377	677	64,035
28	8	600	4	90	66	2,396	235,339	591	54,020
29	20	1,392	8	360	67	2,111	202,697	512	47,865
30	52	3,778	9	530	68	2,008	190,989	501	49,302
31	63	3,699	15	1,149	69	1,809	172,395	405	38,629
32	97	6,686	25	1,640	70	1,371	132,375	345	33,672
33	111	7,955	36	2,004	71	1,139	111,505	337	32,648
34	138	9,141	39	2,395	72	818	86,630	323	31,059
35	175	11,704	49	3,238	73	732	75,895	251	24,811
36	187	14,235	47	2,902	74	578	60,259	196	18,606
37	189	13,919	46	2,715	75	582	58,496	193	19,729
38	212	14,937	56	3,065	76	463	50,033	167	16,523
39	259	19,041	74	5,447	77	435	45,753	152	14,444
40	268	20,649	76	5,660	78	387	43,534	156	15,938
41	308	23,556	80	5,350	79	329	38,544	118	12,295
42	341	26,437	92	6,930	80	304	34,193	98	10,587
43	376	30,549	95	6,890	81	261	29,883	98	10,460
44	389	32,400	116	8,172	82	189	21,680	69	8,231
45	434	35,433	137	9,895	83	141	16,348	60	6,402
46	453	40,580	153	11,367	84	90	10,561	65	7,015
47	590	49,312	143	11,840	85	102	12,017	39	4,349
48	605	55,465	107	15,419	86	74	8,924	31	3,799
49	665	65,073	249	20,810	87	52	6,620	27	3,135
50	753	70,819	274	22,248	88	23	2,738	13	1,698
51	740	78,534	315	27,044	89	20	2,253	8	1,036
52	886	97,879	332	30,636	90	16	1,563	5	477
53	950	111,306	375	34,828	91	9	1,152	6	643
54	1,001	116,753	430	41,036	92	4	399	4	535
55	1,180	145,696	548	52,687	93	4	479		
56	1,323	168,667	489	40,085	94	3	280		
57	1,915	242,898	759	77,942	95	2	250		
58	2,054	266,575	750	85,903	96	2	267	2	228
59	2,750	367,152	875	95,346					
60	3,081	389,088	828	91,254	Total	56,840	6,163,439	16,453	1,608,448
61	4,064	480,384	906	98,462					

TABLE 10.—The number and voluntary monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1957—Retired on account of disability

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
39	1	\$2			64	34	\$512	11	\$146
41			1	\$4	65	40	1,139	20	303
42	2	12			66	35	494	12	109
43	2	8			67	15	281	8	97
44			2	2	68	24	377	14	157
45	3	56	1	1	69	16	217	5	43
46	1	2	1	6	70	19	210	5	59
47	4	40	1	2	71	11	75	6	60
48	1	19	1	1	72	11	89	5	45
49	3	21			73	10	154	2	59
50	4	38	1	1	74	8	32	3	11
51	3	34	3	2	75	8	163	1	31
52	7	79	1	14	76	5	89	7	108
53	10	88	3	18	77	3	13	4	30
54	3	42	7	146	78	3	43	2	10
55	9	208	5	43	79	3	37	3	40
56	6	34	3	13	80	4	24	1	4
57	11	193	4	59	81	3	70		
58	18	307	12	142	82	2	16		
59	15	254	13	125	83	2	14		
60	32	608	12	162	84	1	5		
61	35	592	19	275	87			1	5
62	28	577	10	200					
63	29	528	17	288	Total	494	7,845	227	2,821

TABLE 11.—The number and monthly annuities of survivor annuitants on the roll classified by age, as of June 30, 1957—Survivors of deceased employees

CHILDREN

Age	Number	Monthly annuities	Age	Number	Monthly annuities
Under 6 months.....	18	\$604	29.....	22	\$569
1.....	101	2,905	30.....	18	590
2.....	180	4,020	31.....	21	599
3.....	209	6,214	32.....	21	613
4.....	386	8,042	33.....	14	421
5.....	545	11,355	34.....	20	424
6.....	626	12,491	35.....	25	785
7.....	802	15,551	36.....	20	638
8.....	863	17,835	37.....	14	356
9.....	1,112	22,770	38.....	9	284
10.....	1,308	27,502	39.....	9	306
11.....	1,328	28,213	40.....	9	278
12.....	1,297	28,943	41.....	18	490
13.....	1,408	31,855	42.....	6	187
14.....	1,550	35,406	43.....	6	174
15.....	1,615	37,399	44.....	10	225
16.....	1,487	35,738	45.....	4	127
17.....	1,540	37,557	46.....	3	91
18.....	831	20,910	47.....	4	180
19.....	27	652	48.....	2	47
20.....	15	368	49.....	2	46
21.....	14	330	50.....	2	58
22.....	28	754	51.....	1	37
23.....	18	439	52.....	1	27
24.....	20	468	53.....	1	37
25.....	18	502	54.....	1	24
26.....	16	539	55.....	1	45
27.....	20	520			
28.....	22	598	Total.....	17,749	397,638

WIDOWS

20.....	1	\$8	56.....	1,401	\$90,097
21.....	1	10	57.....	1,601	101,407
22.....	2	49	58.....	1,459	93,855
23.....	7	101	59.....	1,684	107,558
24.....	13	294	60.....	1,428	92,776
25.....	15	315	61.....	1,416	98,304
26.....	19	523	62.....	1,390	93,640
27.....	24	558	63.....	1,306	90,942
28.....	32	949	64.....	1,154	79,112
29.....	58	1,426	65.....	1,031	73,110
30.....	69	2,019	66.....	900	60,892
31.....	94	2,624	67.....	815	57,254
32.....	104	3,067	68.....	733	51,578
33.....	136	4,293	69.....	609	41,809
34.....	154	5,119	70.....	398	27,627
35.....	194	6,256	71.....	399	27,295
36.....	219	8,069	72.....	331	23,318
37.....	249	9,732	73.....	274	18,987
38.....	237	9,457	74.....	212	13,435
39.....	280	11,609	75.....	148	8,728
40.....	291	11,475	76.....	122	7,822
41.....	321	14,202	77.....	111	6,971
42.....	396	18,722	78.....	63	3,250
43.....	412	19,540	79.....	51	2,431
44.....	467	23,049	80.....	30	1,790
45.....	484	23,813	81.....	22	781
46.....	510	27,176	82.....	14	601
47.....	516	28,373	83.....	11	765
48.....	569	32,575	84.....	8	344
49.....	520	28,908	85.....	6	139
50.....	734	42,796	86.....	2	35
51.....	953	54,738	87.....	2	98
52.....	1,124	66,170	88.....	4	197
53.....	1,188	72,095	89.....	1	31
54.....	1,204	74,701			
55.....	1,368	83,635	Total.....	32,109	1,965,325

WIDOWERS

69.....	1	\$25
71.....	1	66
75.....	1	33
Total.....	3	124

TABLE 12.—The number and monthly annuities of survivor annuitants on the roll classified by age as of June 30, 1957—Survivors of deceased annuitants¹

CHILDREN

Age	Number	Monthly annuities	Age	Number	Monthly annuities
1.....	12	\$198	20.....	10	\$289
2.....	22	529	30.....	9	263
3.....	26	443	31.....	12	307
4.....	40	766	32.....	6	182
5.....	40	843	33.....	9	214
6.....	71	1,472	34.....	4	142
7.....	96	2,010	35.....	15	437
8.....	113	2,406	36.....	9	278
9.....	168	3,133	37.....	6	179
10.....	184	4,140	38.....	7	236
11.....	213	4,604	39.....	10	341
12.....	233	5,128	40.....	5	140
13.....	245	5,543	41.....	6	213
14.....	263	6,051	42.....	7	201
15.....	321	7,495	43.....	6	187
16.....	322	7,820	44.....	8	304
17.....	322	7,479	45.....	5	154
18.....	160	4,091	46.....	5	161
19.....	8	246	47.....	4	105
20.....	8	227	48.....	4	163
21.....	5	155	49.....	2	59
22.....	8	201	50.....	1	19
23.....	7	211	51.....	2	67
24.....	5	131	52.....	1	43
25.....	7	257	53.....	3	93
26.....	10	267	54.....	1	20
27.....	8	229			
28.....	5	98			
			Total.....	3,093	71,080

WIDOWS' ANNUITIES TERMINABLE ON DEATH OR REMARRIAGE OR ATTAINMENT OF AGE 50

24.....	1	\$13	40.....	21	\$944
25.....	2	36	41.....	25	1,097
27.....	1	49	42.....	19	1,008
28.....	1	92	43.....	25	1,041
30.....	1	46	44.....	24	1,138
31.....	6	120	45.....	37	1,485
32.....	7	241	46.....	23	906
33.....	12	311	47.....	25	1,435
34.....	9	332	48.....	32	1,855
35.....	9	283	49.....	33	1,680
36.....	10	458	50.....	21	1,062
37.....	13	463			
38.....	13	610			
39.....	17	642			
			Total.....	387	17,397

See footnote at end of table, p. 15.

TABLE 12.—The number and monthly annuities of survivor annuitants on the roll classified by age as of June 30, 1957—Survivors of deceased annuitants¹—Con.

WIDOWS' ANNUITIES TERMINABLE ON DEATH OR REMARRIAGE

Age	Number	Monthly annuities	Age	Number	Monthly annuities
23	1	\$16	59	578	\$46,437
24	1	21	60	519	43,036
25	2	52	61	598	48,173
26	3	127	62	620	52,579
27	2	76	63	606	52,915
28	5	134	64	652	54,749
29	7	248	65	687	58,153
30	5	134	66	587	51,594
31	11	446	67	586	52,913
32	8	443	68	600	54,583
33	22	827	69	601	54,139
34	9	432	70	453	43,753
35	16	729	71	443	41,438
36	21	936	72	386	37,448
37	34	1,606	73	356	32,003
38	22	1,216	74	257	25,040
39	38	2,158	75	229	20,901
40	40	2,544	76	172	14,885
41	56	3,379	77	124	10,711
42	65	3,028	78	102	8,732
43	53	3,294	79	58	4,175
44	54	3,751	80	42	3,387
45	71	4,454	81	26	2,455
46	105	6,909	82	16	1,246
47	169	12,036	83	14	1,007
48	199	14,180	84	8	606
49	261	19,326	85	6	365
50	323	22,943	86	2	148
51	377	27,429	87	1	56
52	383	28,838	88	1	40
53	583	40,315			
54	490	37,872			
			Total	12,698	1,057,462

WIDOWS' ANNUITIES TERMINABLE ON DEATH ONLY

28	1	\$50	65	817	\$34,477
29	1	35	66	840	36,187
30	2	29	67	1,008	43,819
31	3	34	68	999	44,436
32	2	81	69	1,132	52,461
33	1	12	70	1,058	48,888
34	3	45	71	1,166	56,163
35	6	141	72	1,106	53,496
36	6	100	73	1,270	62,677
37	6	181	74	1,145	56,777
38	12	378	75	1,139	55,728
39	15	450	76	1,026	50,716
40	22	610	77	1,085	53,853
41	27	846	78	974	49,503
42	31	851	79	916	46,640
43	42	1,358	80	794	41,021
44	44	1,426	81	718	36,316
45	63	1,987	82	577	29,096
46	64	2,315	83	467	23,605
47	91	3,014	84	372	19,429
48	107	3,891	85	335	17,307
49	108	4,289	86	235	12,434
50	127	4,485	87	165	8,298
51	130	4,401	88	111	5,440
52	180	6,419	89	90	4,494
53	197	7,486	90	58	3,081
54	237	9,140	91	41	1,976
55	275	10,182	92	26	1,217
56	287	10,522	93	14	704
57	411	16,519	94	11	613
58	374	14,663	95	7	351
59	449	17,293	96	1	49
60	484	18,951	97	2	77
61	534	20,013	98	2	115
62	625	24,886	99	1	29
63	664	28,299			
64	695	28,299			
			Total	26,034	1,195,345

See footnote at end of table, p. 15.

TABLE 12.—The number and monthly annuities of survivor annuitants on the roll classified by age, as of June 30, 1957—Survivors of deceased annuitants¹—Con.

ALL OTHERS

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
14.....			1	\$27	64.....	27	\$1,153	5	\$294
22.....	1	\$43			65.....	31	1,073	6	282
25.....	2	79			66.....	21	674	5	249
27.....	1	4			67.....	18	640	3	254
28.....	1	3	1	66	68.....	27	1,014	2	34
32.....			1	18	69.....	20	655	4	307
33.....	1	16			70.....	25	787	6	607
34.....			1	72	71.....	20	634	4	202
35.....			1	32	72.....	13	467		
37.....			2	41	73.....	27	808	2	188
39.....	1	22	2	43	74.....	26	630	2	236
40.....	1	20			75.....	19	632	9	792
41.....	2	18	1	16	76.....	23	760	4	290
42.....	1	45	1	9	77.....	28	1,151	4	218
43.....	1	10			78.....	28	861	2	114
44.....	3	135	3	214	79.....	16	558		
45.....	2	38	2	51	80.....	22	781	2	165
46.....	3	57	3	74	81.....	22	776		
47.....	4	384	2	153	82.....	19	614	1	89
48.....	3	59	3	118	83.....	10	375		
49.....	7	176	1	26	84.....	11	353		
50.....	5	300	2	121	85.....	15	379		
51.....	4	125	3	275	86.....	8	312		
52.....	7	327	2	43	87.....	10	351	1	124
53.....	8	249	3	196	88.....	7	187		
54.....	9	219	3	115	89.....	7	313		
55.....	4	285			90.....	3	112		
56.....	14	406	2	163	91.....	2	63		
57.....	13	468	2	117	92.....	3	71		
58.....	8	274			94.....	1	40		
59.....	13	471	3	156	95.....	1	63		
60.....	17	819	6	268	105.....	2	20		
61.....	19	760	1	8					
62.....	21	801	2	152					
63.....	25	876	3	60					
					Total.....	713	25,240	119	7,079

¹ Includes voluntary annuities continued to survivors.